

**CAFII Regulator Visit Plan 2013<sup>1</sup>**

updated September 23, 2013

Jurisdiction	Regulator	Annual Courtesy Call	Purpose/Issues	Attendees	Date/Venue	Status
British Columbia	<b>Insurance Council of BC:</b> Gerry Matier, Exec. Dir.	X	-Update on Council priorities -Maintain and strengthen relationship	S. Gelgor J. Lewsen R. Beckford T. VanMeggelen B. Wycks	Invite when in Toronto	Five CAFII reps had liaison lunch meeting with G. Matier in Toronto on May 15, 2013; covered range of topics in CAFII Briefing document
	<b>Financial Institutions Commission(FICOM):</b> Carolyn Rogers , CEO, FICOM & Superintendent of Insurance (CCIR chair); Doug McLean, Deputy Superintendent	X	-update on FICOM priorities -Maintain and strengthen relationship  (-CAFII has decided not to submit a formal response to FICOM’s summer 2013 Consultation on Use of Managing General Agents, as that is not CAFII members’ distribution channel.)		Surrey, BC When Carolyn is in Toronto; or CAFII Board member in Vancouver	-Targeted networking with C. Rogers occurred during CAFII 15 <sup>th</sup> Anniversary event on April 10, 2013; and at CLHIA Compliance Conference in Vancouver in May 2013  -CAFII has meeting with Harry James, of FICOM and Chair of CCIR’s Agencies Regulation Committee, and Carol Shevlin of CCIR on September 26, 2013 around CCIR’s TPA Review initiative. Presents opportunity to have brief side meeting with Harry around BC/FICOM regulatory issues

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Alberta	<b>Alberta Insurance Council</b> : Joanne Abram, CEO; Tom Hampton, Chief Operating Officer; Ron Gilbertson, Chair (2012-15)	X	-Update on Council priorities -Council Representation -Licensing for 3 <sup>rd</sup> party providers - Business number registration system -Maintain and strengthen relationship	S. Gelgor M. Gill J. Lewsen R. Beckford T. VanMeggelen	When Joanne or Tom is in Toronto; or CAFII Board member in Edmonton	Five CAFII reps met with J. Abram and R. Gilbertson in Vancouver on May 7, 2013; discussion captured in Regulatory Visit Report
	<b>Ministry of Finance:</b> Mark Prefontaine, Superintendent of Insurance  Brad Geddes, Deputy Superintendent of Insurance		-Update on Superintendent's priorities -Maintain and strengthen relationship		When Mark is in Toronto; or CAFII Board member in Edmonton	Targeted networking with M. Prefontaine and B. Geddes occurred during CAFII 15 <sup>th</sup> Anniversary event on April 10, 2013  Effective June 27, 2013 Laurie Balfour became Deputy Superintendent of Insurance - Alberta. Brad Geddes has been seconded to the Government of Alberta's Flood Recovery Task Force as the Director of Stakeholder Engagement. This is for an indefinite period of time, likely for at least 6 months.
	<b>New President of Treasury Board and Minister of Finance</b> Doug Horner					

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Saskatchewan	<b>Sask. Insurance Council:</b> Ron Fullan, Chair	X	-Update on Council priorities -Council Representation -Maintain and strengthen relationship		Invite when Ron is in Toronto	Targeted networking with R. Fullan occurred during CAFII 15 <sup>th</sup> Anniversary Event on April 10, 2013, and during CLHIA Compliance Conference in May 2013.  CAFII reps had breakfast meeting with R. Fullan on Monday, July 29, 2013 to discuss main themes in CAFII's imminent Proposal For Restricted Licensee Representation in Sask.
	<b>Financial and Consumer Affairs Authority,</b> David Wild, Chairperson and Superintendent of Insurance;  Ian McIntosh, Deputy Superintendent of Insurance		-Courtesy visit, Introduction of CAFII -Insurance Act Review, ISI; Council Representation -Maintain and strengthen relationship		When David or Ian is in Toronto; or CAFII Board member in Regina	
	<b>Consultant (ex Superintendent)</b> Jim Hall		-Update on Insurance Act review -Maintain and strengthen relationship		When Jim is in Toronto; or CAFII Board member in Regina	

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Manitoba	<b>Ministry of Finance:</b> Jim Scalena, Superintendent	X	-Update of Insurance Act review and ISI regime -Maintain and strengthen relationship		Winnipeg	Targeted networking with J. Scalena occurred during CAFII 15 <sup>th</sup> Anniversary Event on April 10, 2013;  Manitoba's release of Draft ISI Regulations in early June 2013. CAFII responded with detailed submission. Will likely require a regulatory relations/advocacy visit by a CAFII rep(s) to Winnipeg, given that the draft regs contain a number of problematic issues for CAFII members
	<b>Manitoba Insurance Council:</b> Erin Pearson, Exec Director;	X	-Update on Council priorities -Restricted Certificate holder representation on Council -Maintain and strengthen relationship		When Erin is in Toronto; or CAFII Board member in Winnipeg	
	<b>Ministry of Finance</b> Minister Stan Struthers		Letter of introduction sent; include on a visit of CAFII Chair or other reps to Manitoba. Wait until issues with Insurance Act review are resolved			

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Ontario	<b>FSCO:</b> Phil Howell, CEO & Superintendent	X	<ul style="list-style-type: none"> <li>-Update on FSCO priorities</li> <li>-Maintain and strengthen relationship</li> </ul>		Toronto	<p>Targeted networking during CAFII 15<sup>th</sup> Anniversary event on April 10, 2013. B. Wycks had Get Acquainted lunch meeting with P. Howell, at his request, on July 5, 2013. Insights gained captured in Regulatory Visit Report</p>

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	<p data-bbox="321 256 590 391"><b>FSCO:</b> Grant Swanson, Executive Director, Licensing &amp; Market Conduct Division</p> <p data-bbox="321 753 573 854"><b>FSCO:</b> Anatol Monid, Director, Market Regulation Branch</p>		<p data-bbox="789 256 1268 355">Consultation Proposal on “Modernizing Disciplinary Hearings for Insurance Agents and Adjusters”</p> <p data-bbox="789 753 1268 854">Industry consultation on “Life Insurance &amp; Mortgage Broker Product Suitability Review”</p>			<p data-bbox="1745 256 2039 618">On February 14, 2013, B. Wycks and Rosemary Troiani, RBC Insurance, met with G. Swanson, Isobel Scovino and Jim Fox around FSCO’s plans for Modernizing Disciplinary Procedures For Life Insurance Agents and Independent Adjusters</p> <p data-bbox="1745 656 2039 980">Adrienne Warner of A. Monid’s team is “point person” for FSCO’s “Life Insurance &amp; Mortgage Broker Product Suitability Review,” scope of which was narrowed to cover just term life, whole life, and universal life sales.</p> <p data-bbox="1745 1018 2039 1375">CAFII reps participated in focus group discussion with A. Monid, A. Warner, and other FSCO reps on this matter on July 18, 2013. Follow-up discussion on draft survey of insurance agents occurred on September 6, 2013.</p>

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	FSCO: Company Complaint Officer Day			-individual companies -CAFII Executive Director	Toronto November	FSCO's 6 <sup>th</sup> Annual Symposium for the Life and Health Insurance Sector will take place on Friday, November 22, 2013 from 8:00 a.m. to 12 Noon at Novotel in North York
Quebec	<b>New AMF CEO effective July 2, 2013: Louis Morisset</b>		-Update on AMF priorities -Maintain and strengthen relationship		When Louis is in Toronto; or CAFII Board member in Quebec City	R. Hebert, M. Gill, R. Beckford, I. Choquette, and B. Wycks met with Mario Albert, CEO; Eric Stevenson; Julien Reid; and Louise Gauthier in Quebec City on June 7, 2013 for a very productive/informative two hour lunch liaison meeting  L. Morisset to be invited by CAFII Board member L. Fiset to speak at CAFII Board meeting on October 8, 2013 or ensuing Regulator Reception

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	<p><b>AMF:</b> Superintendent, Client Services and Distribution Oversight: Eric Stevenson</p> <p><b>AMF:</b> Superintendent of Solvency, Patrick Dery</p>	X				Targeted networking with E. Stevenson and P. Dery occurred during CAFII 15 <sup>th</sup> Anniversary event on April 10, 2013
	<b>AMF:</b> Rendez-vous			-individual companies	Fall	The AMF's 8 <sup>th</sup> Annual Rendez-vous event has been scheduled for Monday, November 18, 2013 at the Palais des Congres in Montreal, beginning at 9:30 a.m.
New Brunswick	Superintendent (Acting) Angela Mazerolle-Stephens		<ul style="list-style-type: none"> <li>-Update on Superintendent's priorities</li> <li>-Discuss /educate on creditor's group insurance (CGI) and Avalon;</li> <li>-Licensing issues, electronic licensing; Insurance Act Review Status; including consultation on "Opportunities for Reforming the Licensing Framework for Other-than-Life Agents and Brokers" announced in late August 2013</li> <li>-Maintain and strengthen relationship</li> <li>-David Weir (Deputy Superintendent); Atlantic Taskforce on ISI (Chair)</li> </ul>		TBD Fredericton	Targeted networking with A. Mazerolle-Stephens, Acting Superintendent of Insurance; and David Weir, Deputy Superintendent of Insurance, occurred during CAFII 15 <sup>th</sup> Anniversary Event on April 10, 2013
	Consumer Advocate For Insurance, Ronald Godin		<ul style="list-style-type: none"> <li>-Update on Consumer Advocate's priorities</li> <li>-Discuss /educate on creditor's group insurance (CGI) and Avalon</li> <li>-Build relationship</li> </ul>		When Ronald Godin is in Toronto; or CAFII Board member in Fredericton	

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Nova Scotia	Superintendent Doug Murphy		-Update on Superintendent's priorities -Discuss /educate on creditor's group insurance (CGI) and Avalon; -Atlantic Taskforce on ISI -Build relationship		TBD Halifax	Targeted networking with D. Murphy occurred during CAFII 15 <sup>th</sup> Anniversary event on April 10, 2013
PEI	Superintendent Robert Bradley		Courtesy- Low priority for 2013 (only if CAFII Board member in Charlottetown) -Update on Superintendent's priorities -Build relationship		Charlottetown	Targeted networking with R. Bradley occurred during CAFII 15 <sup>th</sup> Anniversary event on April 10, 2013
Newfoundland	Superintendent Douglas Connolly		-Update on Superintendent's priorities -Discuss /educate on creditor's group insurance (CGI) and Avalon -Build relationship		St John's	Targeted networking with D. Connolly occurred during CAFII 15 <sup>th</sup> Anniversary event on April 10, 2013

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Atlantic Canada	Joint Forum of Insurance Regulators		<ul style="list-style-type: none"> <li>- Update on Superintendents' priorities</li> <li>-Discuss /educate on creditor's group insurance (CGI) and Avalon</li> <li>-Build relationships</li> </ul>		Moncton or Charlottetown ?	<ul style="list-style-type: none"> <li>-M. Gill contacted David Weir, Deputy Superintendent of Insurance, New Brunswick, re prospect of CAFII having a Joint Meeting with all four Atlantic Canada insurance regulators in Fall 2013</li> <li>- CAFII to make proposal for joint meeting with all Atlantic Canada insurance regulators in Fall 2013</li> <li>-Such a joint visit to Atlantic Canada regulators was strongly encouraged by Phil Howell of FSCO</li> </ul>
CCIR	Carol Shevlin, Policy Manager	X	<ul style="list-style-type: none"> <li>-Annual lunch. Discuss priorities</li> <li>-Maintain and strengthen relationship</li> </ul>		Toronto	<ul style="list-style-type: none"> <li>-B. Wycks had a Get Acquainted Lunch with C. Shevlin in January 2013; and is in regular contact with her</li> <li>-S. Gelgor, J. Lewsen, and B. Wycks of CAFII have meeting with Carol Shevlin and Harry James, ARC Chair, on September 26, 2013 around CCIR's TPA Review initiative</li> </ul>

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	CCIR Executive		Meet when pressing issues or opportunistic meeting occasions arise.		October 29-30, 2013 in Toronto	Six CAFII Board members and Executive Director B. Wycks have “industry stakeholder meeting” with CCIR Executive on October 30 from 10:30 a.m. to 12 Noon. In addition to discussing industry issues, CCIR has invited CAFII to provide input for development of next CCIR Strategic Plan
CISRO	Ron Fullan Chair		-Update on CISRO priorities -Maintain and strengthen relationship -LLQP Modernization		-invite when in Toronto	B. Wycks has contacted R. Fullan to inquire if his travel plans and itinerary would allow for a breakfast, lunch, or coffee meeting around his trip to Toronto for CISRO LLQP Stakeholder Info Session on October 30, 2013.
Federal	<b>Federal Finance</b>		Educational – marketing of CGI			
	<b>OSFI:</b> Julie Dickson, Superintendent					
	<b>OBSI:</b> Doug Melville Ombudsman		Educational – marketing of CGI			

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	Financial Consumer Agency of Canada (FCAC)		Financial Literacy re insurance			<p>Ursula Menkes retired from FCAC Commissioner role at end of May 2013; successor not yet named. Finance Minister Flaherty announced appointment of Lucie Tedesco as new Commissioner on September 4, 2013.</p> <p>A congratulatory letter from CAFII re appointment to be sent to Ms. Tedesco. Follow-up Get Acquainted meeting may be in order</p> <p>M. Gill had liaison lunch with FCAC contact in late April 2013; contact advised that FCAC is “not working on insurance at this time”</p>